

Certificate Number: 16339-PAE-DE-038214485

Bankruptcy Case Number: 24-10313



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 23, 2024, at 5:17 o'clock PM EST, Julie Hogarth completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 23, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor